

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH
SALT LAKE CITY DIVISION**

In re: § Case No. 12-32942-RKM
RYAN CAMERON BROSnan §
BRANDY NICOLE BROSnan §
Debtors §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 10/10/2012. The undersigned trustee was appointed on 10/10/2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of _____ \$5,247.00

4. The trustee realized gross receipts of _____ \$5,247.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	\$0.00
Administrative expenses	\$8.03
Bank service fees	\$73.76
Other Payments to creditors	\$0.00
Non-estate funds paid to 3 rd Parties	\$0.00
Exemptions paid to the debtor	\$0.00
Other payments to the debtor	\$0.00
Leaving a balance on hand of ¹	\$5,165.21

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 07/05/2013 and the deadline for filing government claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,274.70. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,274.70, for a total compensation of \$1,274.70². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$10.05, for total expenses of \$10.05.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 01/23/2014

By: /s/ David L. Miller
Trustee

STATEMENT: This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

ASSET CASES

Case No.: 12-32942-RKMCase Name: BROSNAN, RYAN CAMERON AND BROSNAN, BRANDY NICOLEFor the Period Ending: 1/23/2014

Trustee Name:

David L. Miller

Date Filed (f) or Converted (c):

10/10/2012 (f)

§341(a) Meeting Date:

11/21/2012

Claims Bar Date:

07/05/2013

1	2	3	4	5	6	
Ref. #	Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	2012 Tax Refunds (u)	\$0.00	\$4,092.66		\$4,092.66	FA
2	1458 N. 1000 W. Clinton, UT 84015 (Personal Residence)	\$126,201.00	\$0.00		\$0.00	FA
3	USAA--Checking Account	\$0.00	\$0.00		\$0.00	FA
4	USAA--Savings Account	\$25.00	\$0.00		\$0.00	FA
5	America First--Checking	\$0.00	\$0.00		\$0.00	FA
6	America First---Savings.	\$25.00	\$0.00		\$0.00	FA
7	1 washer; 1 dryer; 1 refrigerator; 1 sstove; 1 microwave; pots and pans; dishes and utensils; 2 beds; bedding; kitchen table and chairs; sofa; chairs; 2 dressers; 1 tv; playstation; computer and periferals.	\$800.00	\$0.00		\$0.00	FA
8	Books, pictures, cds.	\$20.00	\$0.00		\$0.00	FA
9	Clothing.	\$250.00	\$0.00		\$0.00	FA
10	Wedding rings.	\$250.00	\$0.00		\$0.00	FA
11	Term life insurance. (No cash value).	\$0.00	\$0.00		\$0.00	FA
12	401(k)	\$6,119.90	\$0.00		\$0.00	FA
13	2008 Buick Enclave (60,200 miles)	\$20,000.00	\$0.00		\$0.00	FA
14	Wages	\$0.00	\$1,574.09		\$1,124.36	FA
15	GWCU #8501 savings (u)	\$0.00	\$29.98		\$29.98	FA
16	GWCU #8501 checking (u)	\$0.00	\$0.00		\$0.00	FA

TOTALS (Excluding unknown value)

Gross Value of Remaining Assets

\$153,690.90

\$5,696.73

\$5,247.00

\$0.00

Major Activities affecting case closing:

TFR.

**FORM I
of 13
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Page No: 2

Exhibit A

Case No.:	<u>12-32942-RKM</u>	Trustee Name:	<u>David L. Miller</u>
Case Name:	<u>BROSNAN, RYAN CAMERON AND BROSNAN, BRANDY NICOLE</u>	Date Filed (f) or Converted (c):	<u>10/10/2012 (f)</u>
For the Period Ending:	<u>1/23/2014</u>	§341(a) Meeting Date:	<u>11/21/2012</u>
		Claims Bar Date:	<u>07/05/2013</u>

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): 12/01/2014Current Projected Date Of Final Report (TFR): 01/31/2014/s/ DAVID L. MILLER

DAVID L. MILLER

**FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 12-32942-RKM
 Case Name: BROSNAN, RYAN CAMERON AND BROSNAN, BRANDY NICOLE
 Primary Taxpayer ID #: **-***7677
 Co-Debtor Taxpayer ID #: **-***7678
 For Period Beginning: 10/10/2012
 For Period Ending: 1/23/2014

Trustee Name: David L. Miller
 Bank Name: Integrity Bank
 Checking Acct #: *****2942
 Account Title:
 Blanket bond (per case limit): \$1,000,000.00
 Separate bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
04/01/2013		Brosnan - GWCU	2012 tax refunds	*	\$5,247.00		\$5,247.00
	{1}			\$4,092.66	1224-000		\$5,247.00
	{14}			\$1,124.36	1129-000		\$5,247.00
	{15}			\$29.98	1129-000		\$5,247.00
04/30/2013		Integrity Bank	Bank Service Fee	2600-000		\$7.37	\$5,239.63
05/31/2013		Integrity Bank	Bank Service Fee	2600-000		\$8.45	\$5,231.18
06/30/2013		Integrity Bank	Bank Service Fee	2600-000		\$8.16	\$5,223.02
07/31/2013		Integrity Bank	Bank Service Fee	2600-000		\$8.42	\$5,214.60
08/31/2013		Integrity Bank	Bank Service Fee	2600-000		\$8.41	\$5,206.19
09/30/2013		Integrity Bank	Bank Service Fee	2600-000		\$8.12	\$5,198.07
10/31/2013		Integrity Bank	Bank Service Fee	2600-000		\$8.38	\$5,189.69
11/30/2013		Integrity Bank	Bank Service Fee	2600-000		\$8.10	\$5,181.59
12/10/2013	201	International Sureties, Ltd.	Blanket Bond #016027974	2300-000		\$8.03	\$5,173.56
12/31/2013		Integrity Bank	Bank Service Fee	2600-000		\$8.35	\$5,165.21

**FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 12-32942-RKM
Case Name: BROSNAN, RYAN CAMERON AND BROSNAN, BRANDY NICOLE
Primary Taxpayer ID #: **-***7677
Co-Debtor Taxpayer ID #: **-***7678
For Period Beginning: 10/10/2012
For Period Ending: 1/23/2014

Trustee Name: David L. Miller
Bank Name: Integrity Bank
Checking Acct #: *****2942
Account Title:
Blanket bond (per case limit): \$1,000,000.00
Separate bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
				TOTALS:		\$5,247.00	\$81.79
		Less: Bank transfers/CDs		\$0.00		\$0.00	
		Subtotal		\$5,247.00		\$81.79	
		Less: Payments to debtors		\$0.00		\$0.00	
		Net		\$5,247.00		\$81.79	

For the period of 10/10/2012 to 1/23/2014

Total Compensable Receipts:	\$5,247.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$5,247.00
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$81.79
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$81.79
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 04/01/2013 to 1/23/2014

Total Compensable Receipts:	\$5,247.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$5,247.00
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$81.79
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$81.79
Total Internal/Transfer Disbursements:	\$0.00

**FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 12-32942-RKM
Case Name: BROSNAN, RYAN CAMERON AND BROSNAN, BRANDY NICOLE
Primary Taxpayer ID #: **-***7677
Co-Debtor Taxpayer ID #: **-***7678
For Period Beginning: 10/10/2012
For Period Ending: 1/23/2014

Trustee Name: David L. Miller
Bank Name: Integrity Bank
Checking Acct #: *****2942
Account Title:
Blanket bond (per case limit): \$1,000,000.00
Separate bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSE	ACCOUNT BALANCES
	<u>\$5,247.00</u>	<u>\$81.79</u>	<u>\$5,165.21</u>

For the period of 10/10/2012 to 1/23/2014

Total Compensable Receipts:	\$5,247.00
Total Non-Compensable Receipts:	<u>\$0.00</u>
Total Comp/Non Comp Receipts:	<u>\$5,247.00</u>
Total Internal/Transfer Receipts:	<u>\$0.00</u>
Total Compensable Disbursements:	\$81.79
Total Non-Compensable Disbursements:	<u>\$0.00</u>
Total Comp/Non Comp Disbursements:	<u>\$81.79</u>
Total Internal/Transfer Disbursements:	<u>\$0.00</u>

For the entire history of the case between 10/10/2012 to 1/23/2014

Total Compensable Receipts:	\$5,247.00
Total Non-Compensable Receipts:	<u>\$0.00</u>
Total Comp/Non Comp Receipts:	<u>\$5,247.00</u>
Total Internal/Transfer Receipts:	<u>\$0.00</u>
Total Compensable Disbursements:	\$81.79
Total Non-Compensable Disbursements:	<u>\$0.00</u>
Total Comp/Non Comp Disbursements:	<u>\$81.79</u>
Total Internal/Transfer Disbursements:	<u>\$0.00</u>

/s/ DAVID L. MILLER

DAVID L. MILLER

Case No. 12-32942-RKM
 Case Name: BROSNAN, RYAN CAMERON AND BROSNAN, BRANDY NICOLE
 Claims Bar Date: 07/05/2013

Trustee Name: David L. Miller
 Date: 1/23/2014

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
	DAVID L. MILLER PO Box 9 Farmington UT 84025-0009	11/19/2012	Trustee Compensation	Allowed	2100-000	\$0.00	\$1,274.70	\$1,274.70	\$0.00	\$0.00	\$0.00	\$1,274.70
	DAVID L. MILLER PO Box 9 Farmington UT 84025-0009	01/23/2014	Trustee Expenses	Allowed	2200-000	\$0.00	\$10.05	\$10.05	\$0.00	\$0.00	\$0.00	\$10.05
bond	INTERNATIONAL SURETIES, LTD. Suite 420 701 Poydras St. New Orleans LA 70139	12/17/2013	Bond Payments	Allowed	2300-000	\$0.00	\$8.03	\$8.03	\$8.03	\$0.00	\$0.00	\$0.00
1	AAFES/MIL STAR/EXCHANGE c/o Creditors Bankruptcy Service P.O. Box 740933 Dallas TX 75374	04/19/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$5,814.00	\$5,689.41	\$5,689.41	\$0.00	\$0.00	\$0.00	\$5,689.41
2	CAPITAL ONE BANK (USA), N.A. PO Box 71083 Charlotte NC 28272-1083	04/30/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$1,565.00	\$1,546.21	\$1,546.21	\$0.00	\$0.00	\$0.00	\$1,546.21
3	NELNET 3015 South Parker Road, Suite 400 Aurora CO 80014-2904	04/30/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$19,235.00	\$18,787.36	\$18,787.36	\$0.00	\$0.00	\$0.00	\$18,787.36
4	AMERICA FIRST CREDIT UNION PO Box 9199 Ogden UT 84409	05/09/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$4,936.00	\$4,942.42	\$4,942.42	\$0.00	\$0.00	\$0.00	\$4,942.42

Claim Notes: (4-1) MONEY LOANED

Case No. 12-32942-RKM
 Case Name: BROSNAN, RYAN CAMERON AND BROSNAN, BRANDY NICOLE
 Claims Bar Date: 07/05/2013

Trustee Name: David L. Miller
 Date: 1/23/2014

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
5	GE CAPITAL RETAIL BANK c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	06/19/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$797.00	\$831.94	\$831.94	\$0.00	\$0.00	\$0.00	\$831.94
6	GE CAPITAL RETAIL BANK c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	06/19/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$1,240.00	\$1,294.80	\$1,294.80	\$0.00	\$0.00	\$0.00	\$1,294.80
7	UNITED CONSUMER FINANCIAL SERVICES Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson AZ 85712	06/25/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$2,298.00	\$2,045.95	\$2,045.95	\$0.00	\$0.00	\$0.00	\$2,045.95
8	ECAST SETTLEMENT CORPORATION ASSIGNEE OF CHASE Bank USA NA POB 29262 New York NY 10087-9262	06/27/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$1,620.00	\$1,691.89	\$1,691.89	\$0.00	\$0.00	\$0.00	\$1,691.89
9	PORTFOLIO RECOVERY ASSOCIATES, LLC POB 41067 Norfolk VA 23541	07/05/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$1,152.09	\$1,152.09	\$0.00	\$0.00	\$0.00	\$1,152.09
						\$39,274.85	\$39,274.85	\$8.03	\$0.00	\$0.00	\$0.00	\$39,266.82

Case No. 12-32942-RKM
Case Name: BROSNAN, RYAN CAMERON AND BROSNAN, BRANDY NICOLE
Claims Bar Date: 07/05/2013

Trustee Name: David L. Miller
Date: 1/23/2014

CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
Bond Payments	\$8.03	\$8.03	\$8.03	\$0.00	\$0.00	\$0.00
General Unsecured § 726(a)(2)	\$37,982.07	\$37,982.07	\$0.00	\$0.00	\$0.00	\$37,982.07
Trustee Compensation	\$1,274.70	\$1,274.70	\$0.00	\$0.00	\$0.00	\$1,274.70
Trustee Expenses	\$10.05	\$10.05	\$0.00	\$0.00	\$0.00	\$10.05

Exhibit D

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 12-32942-RKM
Case Name: RYAN CAMERON BROSnan
BRANDY NICOLE BROSnan
Trustee Name: David L. Miller

Balance on hand: \$5,165.21

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors:	<u>\$0.00</u>
Remaining balance:	<u>\$5,165.21</u>

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
David L. Miller, Trustee Fees	\$1,274.70	\$0.00	\$1,274.70
David L. Miller, Trustee Expenses	\$10.05	\$0.00	\$10.05

Total to be paid for chapter 7 administrative expenses:	<u>\$1,284.75</u>
Remaining balance:	<u>\$3,880.46</u>

Applications for prior chapter fees and administrative expenses have been filed as follows:
NONE

Total to be paid to prior chapter administrative expenses:	<u>\$0.00</u>
Remaining balance:	<u>\$3,880.46</u>

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims:	<u>\$0.00</u>
Remaining balance:	<u>\$3,880.46</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$37,982.07 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 10.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	AAFES/MIL STAR/EXCHANGE	\$5,689.41	\$0.00	\$581.26
2	Capital One Bank (USA), N.A.	\$1,546.21	\$0.00	\$157.97
3	Nelnet	\$18,787.36	\$0.00	\$1,919.42
4	America First Credit Union	\$4,942.42	\$0.00	\$504.95
5	GE Capital Retail Bank	\$831.94	\$0.00	\$85.00
6	GE Capital Retail Bank	\$1,294.80	\$0.00	\$132.28
7	United Consumer Financial Services	\$2,045.95	\$0.00	\$209.03
8	eCAST Settlement Corporation assignee of Chase	\$1,691.89	\$0.00	\$172.85
9	Portfolio Recovery Associates, LLC	\$1,152.09	\$0.00	\$117.70

Total to be paid to timely general unsecured claims: \$3,880.46
 Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00
 Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>